

RECEIVED
10/17/04

SEP 01 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE CENTRAL FAX CENTER

In re application of: Jeffrey A. Norris

Examiner: Millen, V.

Serial No. 09/591,073

Art Unit: 3624

Filed: 06/09/2000

For: **CLOSED LOOP FINANCIAL TRANSACTION METHOD AND
APPARATUS**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

SUBMISSION OF POWER OF ATTORNEY


Sir:

Please enter the enclosed Power of Attorney and address all communications and telephone calls to Withrow & Terranova, P.L.L.C., Customer Number 27820, P.O. Box 1287, Cary, North Carolina 27512. Also please change the Attorney Docket Number to 4284-5B2.

Respectfully submitted,

WITHROW & TERRANOVA, P.L.L.C.

By:


Steven N. Terranova
Registration No. 43,185
Customer No. 27820
P.O. Box 1287
Cary, NC 27512

Date: September 1, 2004

File No.: 4284-5B2

CERTIFICATE OF TRANSMISSION
I HEREBY CERTIFY THAT THIS DOCUMENT IS
BEING TRANSMITTED VIA FACSIMILE ON THE
DATE INDICATED BELOW TO:

Examiner: Millen, V. Art Unit: 3624
Fax: 703-872-9306

Kelly Farrow
Name of Sender

Kee
Signature

9/1/04
Date of Transmission

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

RECEIVED
CENTRAL FAX CENTER

SEP 01 2004

In re application of: Jeffrey A. Norris

Examiner: Vincent Millen

Filed: 06/09/2000

Art Unit: 3624

Serial Number: 09/591,073

For: **CLOSED LOOP FINANCIAL TRANSACTION METHOD AND APPARATUS**Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450POWER OF ATTORNEY

Sir:


The undersigned, assignee of the entire interest in and to an application of Jeffrey A. Norris for U.S. Letters Patent for **CLOSED LOOP FINANCIAL TRANSACTION METHOD AND APPARATUS**, filed 06/09/2000, Application Serial Number 09/591,073 by an assignment document recorded with the United States Patent and Trademark Office (a copy attached hereto), hereby appoints the firm of Withrow & Terranova, P.L.L.C., comprising Benjamin S. Withrow, Reg. No. 40,876, Steven N. Terranova, Reg. No. 43,185, and Taylor M. Davenport, Reg. No. 42,466, as my attorneys and/or agents with full power of substitution and revocation, to prosecute this application, to make alterations and amendments therein, to receive the patent, and to transact all business in the Patent and Trademark Office connected therewith.

Furthermore, in accordance with 37 CFR §3.73(b), the undersigned hereby states that the documentary evidence of a chain of title from the original owner to the assignee, i.e. assignment document referenced above, has been reviewed and the undersigned certifies that, to the best of assignee's knowledge and belief, title is in assignee who seeks to prosecute this application.

PLEASE ADDRESS ALL COMMUNICATIONS AND TELEPHONE CALLS TO:
WITHROW & TERRANOVA, P.L.L.C., P.O. BOX 1287, CARY, NORTH CAROLINA
27512, (919) 654-4520.

decisioning.com, Inc.

BY:



Joseph A. Boyle
President

Date:

8/24/04

File No.: 4284-5B2